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The study has led to significant conclusions concerning the vocational training desirable. Changes in office equipment and administration demand constant readjustments and require the educator to keep in close touch with the employer, whose needs he must translate into educational requirements. Training for specific processes and machines is wholly inadequate. "A well-balanced education must lay the foundation for success" (p. 149). The school should place its pupils in the type of office and branch of work to which they are suited, and to do this efficiently must know the pupil's background and capacity as well as the employer's demands on her personality and training. Such placement, followed by observation and record of the pupil's experience, is a proper part of the service of vocational schools, and affords information which should continually react on its work. Part-time schooling is desirable. Well conducted, it utilizes the pupil's school courses, facilitates the placement work, and develops valuable coöperation between educator and employer.

EMILIE LOUISE WELLS.

*Report to the governor and legislature of the New Hampshire children's commission.* (Concord, N. H. 1915. Pp. 136.)

*Second annual report of the social welfare department of the city and county of Denver, Colorado, for the year ending December 31, 1914.* (J. M. Perkins, commissioner. 1915. Pp. 134.)

### Insurance and Pensions

*The Metropolitan Life Insurance Company.* (New York: The Metropolitan Life Insurance Company. 1914. Pp. x, 195.)

The material contained in this volume is largely descriptive, and naturally falls into two main parts. The first is devoted mainly to a consideration of the foundation and early history of the company, its phenomenal growth, its present financial position, the historic site of the sumptuous home-office building, the building itself, and the organization of the home-office staff. The second half of the volume is given over to an account of the nature of the professional and welfare work carried on by the company. With reference to professional work, it may be said in passing that an account is given of such matters as premium rates, policy forms, plans of protection, child insurance, the functions of the ordinary, intermediate and industrial departments, health insurance, etc. But the part of the book which is not only the most important but also of the greatest general interest is that which contains a description of the welfare work, in behalf of the conservation of human life and efficiency, which the company, apart from its legal obligations, performs for the benefit of its employees and policyholders.

The welfare work performed for employees is varied and extensive. The benefits extended to the home-office staff, outside of salaries paid, includes—free life insurance for an amount equal to one year's salary; health insurance, for which the company pays one half the premium; staff savings fund; free luncheon service; free medical service in a clinic at the home office; free vaccination; a dental bureau; a nursing service for clerks when sick at home; a tuberculosis sanatorium; a correspondence school; a recreation hall; a gymnasium; instruction in English, stenography and type-writing; a sewing room with an instructor; and a library.

The welfare work in behalf of the over 13,000,000 industrial policyholders is primarily educational. The viewpoint of the company is that the industrial policyholders, "in many instances, have but little opportunity to come into contact with modern educational movements for the preservation of health and the conservation of life. The company has, therefore, felt that in dealing with these members of the industrial classes it has an obligation beyond that contained in the policy contract. The extensive welfare programme of the company is a direct outcome of this conception." For the accomplishment of their aims, representatives of the company visit the homes of the insured weekly, leaving attractive pamphlets and other literature on health and hygiene. Strenuous efforts are made to educate policyholders regarding the causes and means of preventing numerous diseases, especially tuberculosis. In 1909, a visiting nurse service was organized for the purpose of sending nurses into the homes of sick industrial policyholders. Moreover, the company coöperates with various public and private social and health agencies with a view to promoting the general welfare of the people served. A list of the more important publications of the officers and employees of the company, covering social work, public health, and the professional aspects of the whole field of insurance, occupies several pages toward the close of the volume.

The work is handsomely and liberally illustrated. It is a sumptuous de luxe edition issued primarily for the benefit of the company's field force, its home-office employees, and its policyholders. In view, however, of the commanding position of the Metropolitan in the insurance world, the volume should prove of interest to those who are engaged in the business of insurance, as well as to serious students of the subject. Moreover, the account of the welfare activities should appeal to the ever increasing number of

American men and women who are contributing time and money in behalf of the great work of conserving human life and health.

AVARD LONGLEY BISHOP.

*Sheffield Scientific School of Yale University.*

#### NEW BOOKS

BURN, J. and BROWN, E. H. *Elements of finite differences, also solutions to questions. Set for part I of the examinations of the Institute of Actuaries.* Second edition enlarged and revised. (London: Layton. 1915. 10s. 6d.)

MUDGETT, B. D. *The total disability provision in American life insurance contracts. Supplement to Annals.* (Philadelphia: American Academy of Political and Social Science. 1915. Pp. 83. 75c.)

*Decisions of the Ohio Industrial Commission, with references to negligence and compensation cases annotated.* (Chicago: Callaghan. 1915. Pp. 1171-1224.)

*Intercollegiate debates and bibliographies on old age insurance and banking and currency reform.* (Austin, Tex.: The University. 1915. Pp. 54.)

*Illinois workmen's compensation act and decisions of the industrial board with reference to negligence and compensation cases.* (Chicago: Callaghan. Pp. 1171-1221.)

*Report on old age relief.* (Madison, Wis.: Industrial Commission. 1915. Pp. 76.)

*The retirement system for employees of the commonwealth.* (Boston, Mass.: Board of Retirement. 1914. Pp. 23.)

*Workmen's compensation laws, March, 1915: Indiana, Montana, and Wyoming.* (New York: Peck & Durham. 1915. Pp. 32, 48, 24. 25c. each.)

*Workmen's compensation law of the state of Oklahoma.* (New York: Roy Press. 1915. Pp. 36. 25c.)

### Socialism and Co-operative Enterprises

#### NEW BOOKS

HUNTER, R. *Labor in politics.* (Chicago: The Socialist Party. 1915. Pp. 202. 25c.)

To be reviewed.

LANDSON, W. C. *Co-operation; history, necessity, methods.* (Salina, Kan.: Central Kansas Pub. Co. 1915. Pp. 48. 25c.)

MARSTON, G. *Facts on municipal ownership in 268 towns and cities.* (Chicago: Public Service Pub. Co. 1915. Pp. 32. 25c.)

WALLING, W. E. *The socialists and the war.* (New York: Holt. 1915. Pp. xii, 512.)

To be reviewed.